

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ANICETO M LACSON
KAREN S LACSON
Debtor(s)

Case No. 09-09330

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/19/2009.
- 2) The plan was confirmed on 05/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/19/2012.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,840.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$11,840.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$593.21
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,093.21**

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN AIR CREDIT PLAN	Unsecured	1,091.14	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	248.68	248.68	248.68	21.79	0.00
BECKET & LEE LLP	Unsecured	1,122.42	1,122.42	1,122.42	98.34	0.00
CHASE BANK USA	Unsecured	1,070.23	1,099.23	1,099.23	96.31	0.00
CITIFINANCIAL	Unsecured	19,610.85	14,332.77	14,332.77	1,255.73	0.00
CITIZENS BANK	Unsecured	10,859.41	11,266.22	11,266.22	987.01	0.00
EAST BAY FUNDING	Unsecured	2,199.51	2,238.51	2,238.51	196.13	0.00
EAST BAY FUNDING	Unsecured	338.88	344.13	344.13	30.15	0.00
EAST BAY FUNDING	Unsecured	13,989.24	13,989.24	13,989.24	1,225.58	0.00
EAST BAY FUNDING	Unsecured	1,454.41	1,454.41	1,454.41	127.42	0.00
EAST BAY FUNDING	Unsecured	4,029.88	4,029.88	4,029.88	353.07	0.00
ECAST SETTLEMENT CORP	Unsecured	2,750.83	2,750.83	2,750.83	241.01	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,974.28	2,076.47	2,076.47	181.93	0.00
FIFTH THIRD BANK	Unsecured	9,383.60	9,495.28	9,495.28	831.91	0.00
FIFTH THIRD BANK	Unsecured	11,434.85	11,434.85	11,434.85	1,001.79	0.00
GMAC RESCAP LLC	Secured	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,148.59	2,170.79	2,170.79	190.19	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	5,912.92	5,912.92	5,912.92	518.03	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	16,231.79	16,231.79	16,231.79	1,422.04	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,984.46	8,728.12	8,728.12	764.69	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,197.85	1,197.85	1,197.85	104.94	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	147.74	147.74	12.94	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	406.39	406.98	406.98	35.66	0.00
SALLIE MAE SERVICING CORP	Unsecured	NA	0.00	0.00	0.00	0.00
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SVO VISTANA VILLAGES	Unsecured	13,818.34	0.00	0.00	0.00	0.00
VERICREST FINANCIAL INC FKA THE	Secured	0.00	0.00	0.00	0.00	0.00
WORLD FINANCIAL NETWORK NATIO	Unsecured	572.10	572.10	572.10	50.13	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$111,251.21	\$9,746.79	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,093.21</u>
Disbursements to Creditors	<u>\$9,746.79</u>
TOTAL DISBURSEMENTS :	<u>\$11,840.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/11/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.